



“Our relationship with DCI strengthens our position in the L.A. market”

Q&A with Jeff Ball, Friendly Hills Bank, California

What similarities do you see between your bank and DCI?

Jeff: We think about ourselves as a small bank so we have to make an effort to differentiate ourselves in the competitive Los Angeles market. We do that through service and reliability, and DCI is very similar. Just as we differentiate our small bank from larger banks with service and reliability, we feel that DCI does the same in the core processing space.

Why is a superior core processor so important?

Jeff: When you think about the different areas of your bank where you need to have a strong vendor relationship, core processing is right there at the top of that list. That is where you have the most transactional activity. That's where accidents are going to happen. So having a provider that is reliable, that is service oriented and is responsive, that's extremely important when you're looking to make a core processor decision. I think having a great relationship with your core processor is key to running a successful bank. The core processor is the nuts and bolts of your organization. It is the one vendor that you really need to be paying attention to the most. They can make or break you.

Why is DCI's structure important to you and your bank?

Jeff: The fact that DCI is a bank-owned organization gives us tremendous comfort in terms of the sustainability and further opportunities that we have in being able to work with them. We understand what earnings pressure means for a publicly traded company because we are one. But when it comes to a core processor, it's nice to know that there is an alternative out there that is not publicly owned and is actually owned and managed by bankers who have a better understanding of what our needs are and how to respond to the ever-changing needs of the marketplace.